

UNITED STATES BANKRUPTCY COURT

EASTERN District of MI

In re RANDOLPH SCOTT WISEMAN
DebtorCase No. 1075667

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Mortgage, A Division of PNC Bank, NA as Servicer for
PNC BankCourt claim no. (if known): 1Last four digits of any number
you use to identify the debtor's
account: 7188Date of payment change:
Must be at least 21 days after date of 08 / 01 / 2012
this noticeNew total payment: \$ 501.36
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 203.63New escrow payment: \$ 193.41**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

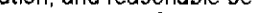
The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

information, and reasonable belief.

x 
Signature

Date 6.26.12

Print:

Brandie Peets

Title Bankruptcy Specialist

Company PNC Mortgage, a division of PNC Bank, NA

Address	3232 Newmark Drive		
	Number	Street	
	Miamisburg, OH 45342		
	City	State	ZIP Code

Contact phone (866) 754-0659

Email _____

CERTIFICATE OF SERVICER

I HEREBY CERTIFY that on this 26th of June 2012, a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

**RANDOLPH SCOTT WISEMAN
617 BAGLEY AVE
YPSILANTI MI 48198-3848**

**DAVID WM RUSKIN
TRUSTEE
26555 EVERGREEN RD STE 1100
SOUTHFIELD MI 48076-4251**

**JESSE R SWEENEY
ATTY AT LAW
29777 TELEGRAPH RD STE 2500
SOUTHFIELD MI 48034**

**/S/Brandie Peets, Bankruptcy Specialist
PNC Mortgage
3232 Newmark Dr
Miamisburg OH 45342
(866) 754-0659
Fax: (937) 910-9405**



REPRESENTATION OF PRINTED DOCUMENT

P.O. Box 1820
Dayton, Ohio 45401-1820
Website: www.pnc.com/mortgage
Customer Service 1-800-822-5626

**ESCROW ACCOUNT
DISCLOSURE STATEMENT**

LOAN NUMBER 27188
DATE June 5, 2012

CURRENT MONTHLY MORTGAGE PAYMENT

Principal & Interest	307.95
Escrow	191.63
Prorated Escrow Shortage	12.00
Total Payment	511.58

NEW PAYMENT INFORMATION

Principal & Interest	307.95
Escrow	193.41
Total Payment	501.36
New Payment Effective	08/01/12

RANDOLPH SCOTT WISEMAN
617 BAGLEY AVE
YPSILANTI MI 48198-3848

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Mortgage maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW		DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
		MONTH					
MORTGAGE INS	\$229.92			BEGINNING BALANCE		1,742.33	1,394.06
CITY TAX	\$1,388.06	August	193.41	FHA/RBP	19.16	1,916.58	1,568.31
HAZARD INS	\$703.00	August		CITY TAX	894.48	1,022.10	673.83
		September	193.41	FHA/RBP	19.16	1,196.35	848.08
		October	193.41	FHA/RBP	19.16	1,370.60	1,022.33
		November	193.41	FHA/RBP	19.16	1,544.85	1,196.58
		December	193.41	FHA/RBP	19.16	1,719.10	1,370.83
TOTAL DISBURSEMENTS	\$2,320.98	December		CITY TAX	493.58	1,225.52	877.25
		January	193.41	FHA/RBP	19.16	1,399.77	1,051.50
DIVIDED BY 12 MONTHS		January		HAZARD INS	703.00	696.77	348.50
MONTHLY ESCROW DEPOSIT	\$193.41	February	193.41	FHA/RBP	19.16	871.02	522.75
		March	193.41	FHA/RBP	19.16	1,045.27	697.00
		April	193.41	FHA/RBP	19.16	1,219.52	871.25
		May	193.41	FHA/RBP	19.16	1,393.77	1,045.50
		June	193.41	FHA/RBP	19.16	1,568.02	1,219.75
		July	193.41	FHA/RBP	19.16	1,742.27	1,394.00

* The projected escrow balance at the low point.
** The lowest balance the escrow account should attain during the projected period.

MORE INFORMATION ON REVERSE SIDE

ESCROW SURPLUS \$348.27

BEGINNING PROJECTED BALANCE \$1,742.33
BEGINNING REQUIRED BALANCE \$1,394.06

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

IMPORTANT MESSAGES

INTERNET REPRINT



Your escrow account has a surplus balance of \$348.27. Due to the past due status of your loan, these funds are being retained in your escrow account. Once your loan status is current, you may contact Customer Service about your refund.

ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: 7188

DATE: June 5, 2012

Your projected escrow balance as of 07/31/12 is \$1,742.33. Your required escrow balance, according to this analysis, should be \$1,394.06. This means you have a surplus balance of \$348.27. If a refund check was issued at the time of the analysis, the check is attached to the bottom of this form.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$348.50, as it does in January. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			702.79
11/10	FHA/RBP	191.63	19.42	875.00
12/10	FHA/RBP	191.63	19.42	1,047.21
01/11	FHA/RBP	191.63	19.42	1,219.42
01/11	HAZARD INS		875.00	344.42 **
02/11	FHA/RBP	191.63	19.42	516.63
03/11	FHA/RBP	191.63	19.42	688.84
04/11	FHA/RBP	191.63	19.42	861.05
05/11	FHA/RBP	191.63	19.42	1,033.26
06/11	FHA/RBP	191.63	19.42	1,205.47
07/11	FHA/RBP	191.63	19.42	1,377.68
08/11	FHA/RBP	191.63	19.42	1,549.89
08/11	CITY TAX		761.50	788.39
09/11	FHA/RBP	191.63	19.42	960.60
10/11	FHA/RBP	191.63	19.42	1,132.81
TOTAL		2,299.56	1,869.54	

Account History

This is a statement of actual escrow account activity from November 2010 through July 2012. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$511.58 of which \$307.95 was your Principal and Interest payment and \$191.63 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			-211.63
11/10	FHA/RBP		19.42 *	-231.05
12/10	FHA/RBP		19.42 *	-250.47
12/10	CITY TAX		430.03 *	-680.50
01/11	HAZARD INS		594.00 *	-1,274.50
01/11	FHA/RBP		19.42 *	-1,293.92
02/11	FHA/RBP		19.42 *	-1,313.34
03/11	FHA/RBP		19.42 *	-1,332.76
04/11	FHA/RBP		19.42 *	-1,352.18
05/11	FHA/RBP		19.42 *	-1,371.60
06/11	FHA/RBP		19.42	-1,391.02
07/11		407.26	*	-983.76
07/11	FHA/RBP		19.16 *	-1,002.92
08/11		203.63	*	-799.29
08/11	CITY TAX		894.48 *	-1,693.77
08/11	FHA/RBP		19.16 *	-1,712.93
09/11		407.26	*	-1,305.67
09/11	FHA/RBP		19.16 *	-1,324.83
10/11		203.63	*	-1,121.20
10/11	FHA/RBP		19.16 *	-1,140.36
11/11	FHA/RBP	203.63	19.16 *	-955.89
12/11	FHA/RBP	203.63	19.16 *	-771.42
12/11	CITY TAX		493.58 *	-1,265.00
01/12	FHA/RBP	407.26	19.16 *	-876.90
01/12	HAZARD INS		703.00 *	-1,579.90
02/12	FHA/RBP		19.16 *	-1,599.06
03/12	FHA/RBP	407.26	19.16 *	-1,210.96
04/12	FHA/RBP	191.63	19.16 *	-1,038.49
05/12	FHA/RBP	191.63	19.16 *	-866.02
06/12	FHA/RBP	2,443.56 e	19.42 *e	1,558.12
07/12	FHA/RBP	203.63 e	19.42 *e	1,742.33
TOTAL		5,474.01	3,520.05	

Loan Number: :7188
Statement Date: 06/05/12

* Indicates a difference from projected activity either in the amount or the date.

** Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at www.pnc.com/mortgage to send us an email, write to us at PNC Mortgage; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.